

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Christopher J. Galloway

Case No.: 19-27226

Judge: JNP

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date: 11/17/2020

☒ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: **CJG** Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay **\$977.00 per month** to the Chapter 13 Trustee, starting on **December 1, 2020** for approximately **70** months, in addition to amounts paid to date, for a total plan length of **84** months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

NONE

- a. Adequate protection payments will be made in the amount of \$ **75** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation and post-confirmation to **Harley Davidson Finance** (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
BSI Financial Services	Secured Creditor Attorney Fees, Order 6-9-2020	\$1,231
Daniel L. Reinganum	Debtor Attorney Fees	\$4,750.00
Daniel L. Reinganum	Supplemental Debtor Attorney Fees, Order 10/1/2020	\$1,500
Daniel L. Reinganum	Supplemental Debtor Attorney fees, subject to court approval	\$1,000
Internal Revenue Service	Taxes	\$937.22

BSI Financial Services	Secured Creditor Attorney Fees - Consent Order to be entered shortly	\$500
Harley Davidson Financial	Secured Creditor Attorney Fees, Order 3-6-2020	\$531.00
<p>b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:</p> <p><input checked="" type="checkbox"/> None</p> <p><input type="checkbox"/> The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):</p>		
Creditor	Type of Priority	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
BSI Financial Services	7759 Corbett Ave. Pennsauken, NJ 08109 Camden County PRE-PETITION ARREARS	\$29,469.39	0.00	\$29,469.39	PER CONTRACT
BSI Financial Services	7759 Corbett Ave. Pennsauken, NJ 08109 Camden County POST-PETITION ARREARS	\$8,765.46	0.00	\$8,765.46	PER CONTRACT

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Harley Davidson Financial	2014 Harley Davidson FLD-103 Dyna Switchback 500 miles Location: 7759 Corbett Ave., Pennsauken NJ 08109	\$18,803.64	\$11,195.00	None	\$18,803.64	6.00	\$23,074.30

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
TitleMax of Dealware	2005 Honda Accord	\$3,308	\$92

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Camden County MUA (Claim #22)	7759 Corbett Ave., Pennsauken, NJ 08109	\$988.96

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$____ to be distributed *pro rata*

☒ Not less than 0 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

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Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Harley Davidson Financial	2014 Harley Davidson FLD-103 Dyna Switchback	\$18,803.64	\$11,195	None	\$18,803.64	NONE - Interest Rate Cramdown Only

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 9/6/2019.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
<p>Debtor is surrendering 2005 Honda Accord to TitleMax of Delaware, secured creditor.</p> <p>*NOTE* Debtor previously confirmed a COVID-19 modified plan. This plan retains the extended plan duration.</p>	<p>Plan surrenders 2005 Honda Accord to secured creditor.</p> <p>Plan no longer provides for base dividend to general unsecured creditors. (Original base was predicated on Debtor's retention and payment for three vehicles in a two person household and was equal to payments to be made on account of 2005 Honda Accord. Debtor is no longer retaining 2005 Honda Accord and Debtor's two person household has two vehicles)</p> <p>Provides for supplemental attorney fees related to plan</p>

modification, BSI Cert of Default, etc.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 17, 2020 /s/ Christopher J. Galloway
Christopher J. Galloway
Debtor

Date: _____
Joint Debtor

Date: November 17, 2020 /s/ Daniel L. Reinganum, Esq.
Daniel L. Reinganum, Esq.
Attorney for the Debtor(s)

In re:
Christopher J. Galloway
Debtor(s)

Case No. 19-27226-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 31, 2020

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 02, 2021:

Recip ID	Recipient Name and Address
db	+ Christopher J. Galloway, 7759 Corbett Ave., Pennsauken, NJ 08109-3664
cr	+ BSI Financial Services, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
518449592	+ Advocare Cohen Family Medicine, 5647 Westfield Ave., Pennsauken, NJ 08110-1836
518449593	+ Allergic Disease Associates, PC, 205 N. Broad St., Suite 300, Philadelphia, PA 19107-1578
518449594	+ Apex Asset Management, Attn: Bankruptcy Dept., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
518449596	+ BSI Financial Services, 314 S. Franklin St., PO Box 517, Titusville, PA 16354-0517
518555064	+ Bank of Missouri, Attn Total Card, Inc., 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
518449595	+ Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518580616	+ Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
518449597	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
518449598	Credit One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
518449599	Emergency Physicians Assoc. -So. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
518449600	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518449601	+ Experian, PO Box 4500, Allen, TX 75013-1311
518449605	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725
518449603	+ Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
518449602	+ Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Lurel, NJ 08054-1297
518449604	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518449606	+ Friedman Vartolo LLP, Attn: Jonathan C. Schwalb, Esq., 85 Broad Street, Suite 501, New York, NY 10004-1734
518449607	+ Harley Davidson Financial, Attn: Bankruptcy, Po Box 9013, Addison, TX 75001-9013
518474109	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518449608	+ I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
518449609	+ IC System, Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557
518449612	+ Jefferson Health - New Jersey, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
518449614	+ Lourdes Imaging Associates, PA, PO Box 95000-2840, Philadelphia, PA 19195-0001
518449615	+ Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626
518449616	+ Lourdes Medical Center, 1600 Haddon Avenue, Camden, NJ 08103-3101
518449617	+ Lourdes Urgent Care Services, PO Box 826479, Philadelphia, PA 19182-6479
518449618	#+ MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400
518449621	Our Lady of Lourdes Medical Center, PO BOX 822099, Philadelphia, PA 19182-2099
518449626	+ Raymond T. Pekala, M.D., 99 West Gate Drive, Cherry Hill, NJ 08034-2843
518449628	+ Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
518449630	South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
518449631	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518449635	+ TitleMax of Delaware, 15 Bull St., Suite 200, Savannah, GA 31401-2686
518449637	+ Total Visa/Bank of Missouri, Po Box 85710, Sioux Falls, SD 57118-5710
518449636	+ Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
518449638	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
518449639	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court., US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
518512627	+ Virtua Our Lady of Lourdes, PO Box 822099, Philadelphia, PA 19182-2099
518449642	Virtua Our Lady of Lourdes Hospital, 1601 Haddon Avenue, Allentown, PA 18103
518449643	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court., Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Dec 31, 2020

Form ID: pdf901

Total Noticed: 69

518569449 + Wilmington Savings Fund Society et al, c/o BSI Financial Services, 314 S. Franklin Street, P.O. Box 517, Titusville, PA 16354-0517

TOTAL: 43

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 31 2020 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 31 2020 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518549528	+ Email/Text: g20956@att.com	Dec 31 2020 20:28:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518465419	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 31 2020 20:30:51	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449610	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 31 2020 20:27:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518449611	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 31 2020 20:28:00	Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302
518449613	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 31 2020 20:27:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518449619	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 31 2020 20:28:00	Midland Funding, PO Box 2011, Warren, MI 48090-2011
518449620	+ Email/Text: bankruptcy@sccompanies.com	Dec 31 2020 20:29:00	Midnight Velvet, Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
518449622	+ Email/Text: Bankruptcy.Notices@pnc.com	Dec 31 2020 20:27:00	PNC Bank, Natioanl Association, Mailstop: P5-PCLC-A1-R, 2730 Liberty Ave., Pittsburgh, PA 15222-4704
518449623	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 31 2020 20:29:54	Portfolio Recovery Associates, LLC, c/o Barclaycard, PO Box 41067, Norfolk, VA 23541
518559307	+ Email/Text: colleen.atkinson@rmscollect.com	Dec 31 2020 20:29:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
518466354	Email/PDF: resurgentbknofications@resurgent.com	Dec 31 2020 20:30:01	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518512465	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 31 2020 20:28:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518449624	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 31 2020 20:28:00	Premier Bankccard, LLC, Jefferson Capital Systems LLC, Assignee, PO Box 7999, Saint Cloud, MN 56302-7999
518449625	+ Email/Text: bnc-quantum@quantum3group.com	Dec 31 2020 20:28:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518449627	Email/Text: colleen.atkinson@rmscollect.com	Dec 31 2020 20:29:00	Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
518449629	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 31 2020 20:30:01	Resurgent Capital Services LP, PO Box 10587, Greenville, SC 29603-0587
518450584	+ Email/PDF: gecsed@recoverycorp.com	Dec 31 2020 20:30:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518449632	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Dec 31, 2020

Form ID: pdf901

Total Noticed: 69

		Dec 31 2020 20:30:55	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
518449633	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 31 2020 20:30:07	T Mobile/ T-Mobile USA Inc., by American InfoSource as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
518468899	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 31 2020 20:31:34	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449634	+ Email/Text: bncmail@w-legal.com	Dec 31 2020 20:28:00	TD Bank USA, N.A., c/o Weinstein & Riley, PS, 2001 Wesstern Ave., Suite 400, Seattle, WA 98121-3132
518550533	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 31 2020 20:30:51	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449640	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 31 2020 20:30:51	Verizon, by American InfoSource LP, agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
518449641	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 31 2020 20:26:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518516900	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518516127	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518559192	*+	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
518570225	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518566574	*	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2020 at the address(es) listed below:

Name	Email Address
Daniel L Reinganum	on behalf of Debtor Christopher J. Galloway DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Dec 31, 2020

Form ID: pdf901

Total Noticed: 69

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